

EXHIBIT 8

50 Fairview Mailed 11-10-12

EXHIBIT D-STANDARD AOS

STANDARD AGREEMENT FOR THE SALE OF REAL ESTATE

ASR

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of REALTORS® (PAR).

PARTIES	
BUYER(S): <i>JEFFREY B RUSSELL</i>	SELLER(S): <i>LESTER SCHAEVITZ</i>
<i>ROSEMARY RUSSELL</i>	<i>DIANE SCHAEVITZ</i>
BUYER'S MAILING ADDRESS:	SELLER'S MAILING ADDRESS:

PROPERTY ADDRESS: *50 FAIRVIEW RD* PROPERTY *NAARBERTH PA.*
ZIP *19072*In the municipality of *LOWER MERION*In the School District of *LOWER MERION*

Identification (e.g. Tax ID #, Parcel #, Lot, Bloc k; Deed Book, Page, Recording Date): Tax Map ID

, County of *MONTGOMERY*

, in the Commonwealth of Pennsylvania

BUYER'S RELATIONSHIP WITH PA LICENSED BROKER

 No Business Relationship (Buyer is not represented by a broker)Broker (Company) *PROUDENTIAL FOX + ROACH*Licensee(s) (Name) *IVORY HOFFMAN*Company Address *763 W LANCASTER AVE*
*BAYN MAWR PA. 19010*Direct Phone(s) *610-999-4331*Cell Phone(s) *610-999-4331*Fax *610-520-9011*Email *IVORY.HOFFMAN@PAFOXROACH.COM*

Licensee(s) is:

 Buyer Agent (Broker represents Buyer only) Dual Agent (See Dual and/or Designated Agent box below) Transaction Licensee (Broker and Licensee(s) provide real estate services

But do not represent Buyer)

 Dual Agent (See Dual and/or Designated Agent box below)

SELLER'S RELATIONSHIP WITH PA LICENSED BROKER

 No Business Relationship (Seller is not represented by a broker)Broker (Company) *PROUDENTIAL FOX + ROACH*Licensee(s) (Name) *IVORY HOFFMAN*

Company Address

Direct Phone(s) *610-999-4331*Company Phone *610 527 0900*Cell Phone(s) *610-999-4331*Company Fax *610 520-9011*Fax *610-520-9011*

Broker is:

Email *IVORY.HOFFMAN@PAFOXROACH.COM* Seller Agent (Broker represents Seller only) Seller Agent with Designated Agency Dual Agent (See Dual and/or Designated Agent box below) Seller Agent with Designated Agency Transaction Licensee (Broker and Licensee(s) provide real estate services Dual Agent (See Dual and/or Designated Agent box below)

But do not represent Seller)

DUAL AND/OR DESIGNATED AGENCY

A Broker is a Dual Agent when a Broker represents both Buyer and Seller in the same transaction. A Licensee is a Dual Agent when a Licensee represents Buyer and Seller in the same transaction. All of Broker's licensees are also Dual Agents UNLESS there are separate Designated Agents for Buyer and Seller. If the same Licensee is designated for Buyer and Seller, the Licensee is a Dual Agent.

By signing this Agreement, Buyer and Seller each acknowledge having been previously informed of, and consented to,

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Buyer *RBR JBR*

Initials:

Pennsylvania Association of REALTORS

Seller
Initials: *NE*COPYRIGHT PENNSYLVANIA ASSOCIATION OF
REALTORS® 2012

1/10

1 1. By this Agreement, dated
 2 Seller hereby agrees to sell and convey to Buyer, who agrees to purchase, the identified Property.

3 2. PURCHASE PRICE AND DEPOSITS (1-10)

4 (A) Purchase Price \$ 1,000,000.00

5 Three Hundred Ninety-Seven Thousand Five Hundred (U.S. Dollars), to be paid by Buyer as follows:

6 1. Deposit at signing of this Agreement: \$ 200,000.00

7 2. Deposit within _____ days of the Execution Date of this Agreement: \$ _____

8 3.

9 4. Remaining balance will be paid at settlement.

10 (B) All funds paid by Buyer, including deposits, will be paid by check, cashier's check or wired funds. All funds paid by Buyer
 11 within 30 DAYS of settlement, including funds paid at settlement, will be by cashier's check or wired funds, but not by personal
 12 check.

13 (C) Deposits, regardless of the form of payment and the person designated as payee, will be paid in U.S. Dollars to Broker for Seller
 14 (unless otherwise stated here: **SELLER COUNSEL: LUNDY BELDECOS & MILBY, PC.**),
 15 who will retain deposits in an escrow account in conformity with all applicable laws and regulations until consummation or termination
 16 of this Agreement. Only real estate brokers are required to hold deposits in accordance with the rules and regulations of
 17 the State Real Estate Commission. Checks tendered as deposit monies may be held uncashed pending the execution of this Agreement.

18 3. SELLER ASSIST (If Applicable) (1-10)

19 Seller will pay \$ or % of Purchase Price (0 if not specified) toward
 20 Buyer's costs, as permitted by the mortgage lender, if any Seller is only obligated to pay up to the amount or percentage which is
 21 approved by mortgage lender.

22 4. SETTLEMENT AND POSSESSION (1-10)

23 (A) Settlement Date is _____, or before if Buyer and Seller agree.

24 (B) Settlement will occur in the county where the Property is located or in an adjacent county, during normal business hours, unless
 25 Buyer and Seller agree otherwise.

26 (C) At time of settlement, the following will be pro-rated on a daily basis between Buyer and Seller, reimbursing where applicable:
 27 current taxes (see Notice Regarding Real Estate Taxes); rents; interest on mortgage assumptions; condominium fees and home-
 28 owner association fees; water and/or sewer fees, together with any other licensable municipal service fees. All charges will be pro-
 29 rated for the period(s) covered. Seller will pay up to and including the date of settlement and Buyer will pay for all days following
 30 settlement unless otherwise stated here:

31 (D) Conveyance from Seller will be by fee simple deed of special warranty unless otherwise stated here:

32 (E) Payment of transfer taxes will be divided equally between Buyer and Seller unless otherwise stated here:

33 (F) Possession is to be delivered by deed, existing keys and physical possession to a vacant Property free of debris, with all structures
 34 broom-clean, at day and time of settlement, unless Seller, before signing this Agreement, has identified in writing that the Property is
 35 subject to a lease.

36 (G) If Seller has identified in writing that the Property is subject to a lease, possession is to be delivered by deed, existing keys and
 37 assignment of existing leases for the Property, together with security deposits and interest, if any, at day and time of settlement. Seller
 38 will not enter into any new leases, nor extend existing leases, for the Property without the written consent of Buyer. Buyer will
 39 acknowledge existing lease(s) by initialing the lease(s) at the execution of this Agreement, unless otherwise stated in this Agreement.
 40 Tenant-Occupied Property Addendum (PAR Form TOP) is attached.

41 5. DATES/TIME IS OF THE ESSENCE (1-10)

42 (A) Written acceptance of all parties will be on or before: _____

43 (B) The Settlement Date and all other dates and times identified for the performance of any obligations of this Agreement are of the
 44 essence and are binding.

45 (C) The Execution Date of this Agreement is the date when Buyer and Seller have indicated full acceptance of this Agreement by sign-
 46 ing and/or initialing it. For purposes of this Agreement, the number of days will be counted from the Execution Date, excluding
 47 the day this Agreement was executed and including the last day of the time period. All changes to this Agreement should be ini-
 48 tialed and dated.

49 (D) The Settlement Date is not extended by any other provision of this Agreement and may only be extended by mutual written agree-
 50 ment of the parties.

51 (E) Certain terms and time periods are pre-printed in this Agreement as a convenience to the Buyer and Seller. All pre-printed terms
 52 and time periods are negotiable and may be changed by striking out the pre-printed text and inserting different terms acceptable
 53 to all parties.

54 6. ZONING (1-10)

55 Failure of this Agreement to contain the zoning classification (except in cases where the property {and each parcel thereof, if subdivi-
 56 able} is zoned solely or primarily to permit single-family dwellings) will render this Agreement voidable at Buyer's option, and, if
 57 voided, any deposits tendered by the Buyer will be returned to the Buyer without any requirement for court action.

58 Zoning Classification: _____

64 Buyer Initials: RJR

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Seller Initials: DJZ

* Agent for Seller

7. FIXTURES AND PERSONAL PROPERTY (1-10)

65 (A) INCLUDED in this sale are all existing items permanently installed in the Property, free of liens, and other items including
 66 plumbing; heating; radiator covers; lighting fixtures (including chandeliers and ceiling fans); pool and spa equipment (including
 67 covers and cleaning equipment); electric animal fencing systems (excluding collars); garage door openers and transmitters;
 68 television antennas; unpotted shrubbery, plantings and trees; any remaining heating and cooking fuels stored on the Property at
 69 the time of settlement; smoke detectors and carbon monoxide detectors; sump pumps; storage sheds; fences; mailboxes; wall to
 70 wall carpeting; existing window screens, storm windows and screen/storm doors; window covering hardware, shades and blinds;
 71 awnings; built-in air conditioners; built-in appliances; the range/oven, unless otherwise stated; and, if owned, water treatment
 72 systems, propane tanks, satellite dishes and security systems. Also included: **SEE ADDENDUM "A" ATTACHED HERETO**
73 AND MADE A PART HEREOF

74 (B) The following items are LEASED (not owned by Seller). Contact the provider/vendor for more information (e.g., water treatment
 75 systems, propane tanks, satellite dishes and security systems):

76 (C) EXCLUDED fixtures and items: **SEE ADDENDUM "B" — ATTACHED HERETO AND MADE A PART HEREOF**

78. MORTGAGE CONTINGENCY (1-10)

79 WAIVED. This sale is NOT contingent on mortgage financing, although Buyer may obtain mortgage financing and/or the parties may
 80 include an appraisal contingency.

81 ELECTED.

82 (A) This sale is contingent upon Buyer obtaining mortgage financing according to the following terms:

First Mortgage on the Property

84 Loan Amount: \$00

85 Minimum Term: years

86 Type of mortgage

87 Loan-To-Value (LTV) ratio:

88 For non-FHA/VA loans LTV ratio not to exceed Mortgage lender OF BUYER'S

89 CHOOSING

90

91

92 Interest rate ____%; however, Buyer agrees to accept the
 93 interest rate as may be committed by the mortgage lender,
 94 not

95 to exceed a maximum interest rate of (____%)

96 Discount points, loan origination, loan placement and other fees
 97 charged by the lender as a percentage of the mortgage loan
 98 (excluding any mortgage insurance premiums or VA funding fee)

Second Mortgage on the Property

99 Loan Amount

100 Minimum Term years

101 Type of mortgage

102 Loan-To-Value (LTV) ratio:

103 For non-FHA/VA loans LTV ratio not to exceed

104 Mortgage lender

105 Interest rate ____%; however, Buyer agrees to accept the
 106 interest rate as may be committed by the mortgage lender, not to
 107 exceed a maximum interest rate of ____%.

108 Discount points, loan origination, loan placement and other fees
 109 charged by the lender as a percentage of the mortgage loan
 110 (excluding any mortgage insurance premiums or VA funding fee)
 111 not to exceed ____% (0% if not specified) of the mortgage loan.

112 (B) The interest rate(s) and fee(s) provisions in Paragraph 8(A) are satisfied if the mortgage lender(s) gives Buyer the right to guarantee the interest rate(s) and fee(s) at or below the maximum levels stated. If lender(s) gives Buyer the right to lock in the interest rate(s), Buyer will do so at least 15 days before Settlement Date. Buyer gives Seller the right, at Seller's sole option and as permitted by law and the mortgage lender(s), to contribute financially, without promise of reimbursement, to the Buyer and/or the mortgage lender(s) to make the above mortgage term(s) available to Buyer.

113 (C) Within TEN (10) days (7 if not specified) from the Execution Date of this Agreement, Buyer will make a completed, written mortgage application (including payment for and ordering of appraisal and credit reports without delay, at the time required by lender(s)) for the mortgage terms and to the mortgage lender(s) identified in Paragraph 8(A), if any, otherwise to a responsible mortgage lender(s) of Buyer's choice. Broker for Buyer, if any, otherwise Broker for Seller, is authorized to communicate with the mortgage lender(s) to assist in the mortgage loan process.

114 (D) Buyer will be in default of this Agreement if Buyer furnishes false information to anyone concerning Buyer's financial
 115 and/or employment status, fails to cooperate in good faith with processing the mortgage loan application (including delay
 116 of the appraisal), fails to lock in interest rate(s) as stated in Paragraph 8(B), or otherwise causes the lender to reject, refuse
 117 to approve or issue a mortgage loan commitment.

118 (E) 1. Mortgage Commitment Date: Upon receiving a mortgage commitment, Buyer will promptly deliver a copy of the commitment to Seller.

119 2. If Seller does not receive a copy of the mortgage commitment(s) by the Mortgage Commitment Date, Seller may terminate
 120 this Agreement by written notice to Buyer. Seller's right to terminate continues until Buyer delivers a mortgage commitment
 121 to Seller. Until Seller terminates this Agreement, Buyer is obligated to make a good-faith effort to obtain mortgage financing.

122 3. Seller may terminate this Agreement by written notice to Buyer after the Mortgage Commitment Date if the mortgage commitment:

123 a. Does not satisfy the terms of Paragraph 8(A), OR

124 b. Contains any condition not specified in this Agreement (e.g., the Buyer must settle on another property, an appraisal must be received by the lender, or the mortgage commitment is not valid through the Settlement Date) that is not satisfied and/or removed in writing by the mortgage lender(s) within SEVEN (7) DAYS after the Mortgage Commitment Date in Paragraph 8(E)(1), or any extension thereof, other than those conditions that are customarily satisfied at or near settlement (e.g., obtaining insurance, confirming employment).

125 4. If this Agreement is terminated pursuant to Paragraphs 8(E)(2) or (3), or the mortgage loan(s) is not obtained for settlement,
 126 all deposit monies will be returned to Buyer according to the terms of Paragraph 22 and this Agreement will be VOID. Buyer
 127 will be responsible for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of
 128 this Agreement, and any costs incurred by Buyer for: (1) Title search, title insurance and/or mechanics' lien insurance, or any
 129 fee for cancellation; (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation;
 130 (3) Appraisal fees and charges paid in advance to mortgage lender(s).

I31 Buyer Initials:

KLR JBR

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Seller Initials:

NJS

NJS

132 (F) If the mortgage lender(s), or a property and casualty insurer providing insurance required by the mortgage lender(s), requires
 133 repairs to the Property, Buyer will, upon receiving the requirements, deliver a copy of the requirements to Seller. Within 5
 134 DAYS of receiving the copy of the requirements, Seller will notify Buyer whether Seller will make the required repairs at Seller's
 135 expense.
 136 1. If Seller makes the required repairs to the satisfaction of the mortgage lender and/or insurer, Buyer accepts the Property and
 137 agrees to the RELEASE in Paragraph 25 of this Agreement.
 138 2. If Seller will not make the required repairs, or if Seller fails to respond within the stated time, Buyer will, within 5
 139 DAYS, notify Seller of Buyer's choice to:
 140 a. Make the repairs/improvements at Buyer's expense, with permission and access to the Property given by Seller, which
 141 will not be unreasonably withheld, OR
 142 b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of
 143 Paragraph 23 of this Agreement.
 144 If Buyer fails to respond within the time stated in Paragraph 8(F)(2) or fails to terminate this Agreement by written notice
 145 to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 25 of this Agreement.

FHA/VA, IF APPLICABLE

146 (G) It is expressly agreed that notwithstanding any other provisions of this contract, Buyer will not be obligated to complete the pur-
 147 chase of the Property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless Buyer
 148 has been given, in accordance with HUD/FHA or VA requirements, a written statement by the Federal Housing Commissioner,
 149 Veterans Administration, or a Direct Endorsement Lender setting forth the appraised value of the Property of not less than
 150 \$ _____ (the Purchase Price as stated in this Agreement). Buyer will have the privilege and option of
 151 proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation
 152 is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does
 153 not warrant the value nor the condition of the Property. Buyer should satisfy himself/herself that the price and condition of the
 154 Property are acceptable.
 155 **Warning:** Section 1010 of Title 18, U.S.C., Department of Housing and Urban Development and Federal Housing
 156 Administration Transactions, provides, "Whoever for the purpose of . . . influencing in any way the action of such Department,
 157 makes, passes, utters or publishes any statement, knowing the same to be false shall be fined under this title or imprisoned not
 158 more than two years, or both."

159 (H) **U.S. Department of Housing and Urban Development (HUD) NOTICE TO PURCHASERS: Buyer's Acknowledgement**
 160 Buyer has received the HUD Notice "For Your Protection: Get a Home Inspection." Buyer understands the importance of
 161 getting an independent home inspection and has thought about this before signing this Agreement. Buyer understands that
 162 FHA will not perform a home inspection nor guarantee the price or condition of the Property.

163 (I) **Certification** We the undersigned, Seller(s) and Buyer(s) party to this transaction each certify that the terms of this contract
 164 for purchase are true to the best of our knowledge and belief, and that any other agreement entered into by any of these parties
 165 in connection with this transaction is attached to this Agreement.

167 9. CHANGE IN BUYER'S FINANCIAL STATUS (3-11)

168 In the event of a change in Buyer's financial status affecting Buyer's ability to purchase, Buyer shall promptly notify Seller and
 169 lender(s) to whom the Buyer submitted mortgage application, if any. A change in financial status includes, but is not limited to, loss
 170 or a change in employment; failure or loss of sale of Buyer's home; Buyer's having incurred a new financial obligation; entry of a
 171 judgment against Buyer. Buyer understands that applying for and/or incurring an additional financial obligation may affect
 172 Buyer's ability to purchase.

173 10. SELLER REPRESENTATIONS (1-10)

174 (A) **Radon Testing and Remediation (See Notice Regarding Radon)**

175 Seller has no knowledge about the presence or absence of radon unless checked below:

176 1. Seller has knowledge that the Property was tested on the dates and by the methods (e.g. charcoal canister, alpha track,
 177 etc.), which produced the results indicated below:

Date	Type of Test	Results (picoCuries/liter or working levels)	Name of Testing Service
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181 2. Seller has knowledge that the Property had radon removal system(s) installed as indicated below:

Date Installed	Type of System	Provider
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182

183

184

185 Copies of all available test reports will be delivered to Buyer with this Agreement. Seller does not warrant the meth-
 186 ods or the results of radon tests.

187 (B) **Status of Water**

188 Seller represents that the Property is served by:

189 Public Water Community Water On-site Water None

190 (C) **Status of Sewer**

191 Seller represents that the Property is served by:

192 Public Sewer Community Sewage Disposal System Ten-Acre Permit Exemption (see Sewage Notice 2)

193 Individual On-lot Sewage Disposal System (see Sewage Notice 1) Holding Tank (see Sewage Notice 3)

194 Individual On-lot Sewage Disposal System in Proximity to Well (see Sewage Notice 1; see Sewage Notice 4, if applicable)

195 None (see Sewage Notice 1) None Available/Permit Limitations in Effect (see Sewage Notice 5)

196

197 Buyer Initials:

RJR Jbn.

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 Revised 1/12

Seller Initials:

DLB

198 (D) **Historic Preservation**

199 Seller is not aware of historic preservation restrictions regarding the Property unless otherwise stated here:

200 (E) Property, or a portion of it, is preferentially assessed for tax purposes under the following Act(s) (see Notices Regarding Land
201 Use Restrictions):202 Farmland and Forest Land Assessment Act (Clean and Green Program; Act 319 of 1974; 72 P.S. § 5490.1 et seq.)203 Open Space Act (Act 442 of 1967; 32 P.S. § 5001 et seq.)204 Agricultural Area Security Law (Act 43 of 1981; 3 P.S. § 901 et seq.)205 Other206 (F) Seller represents that, as of the date Seller signed this Agreement, no public improvement, condominium or homeowner association
207 assessments have been made against the Property which remain unpaid, and that no notice by any government or public
208 authority has been served upon Seller or anyone on Seller's behalf, including notices relating to violations of zoning, housing,
209 building, safety or fire ordinances that remain uncorrected, and that Seller knows of no condition that would constitute a violation
210 of any such ordinances that remain uncorrected, unless otherwise specified here.

211 (G) Seller knows of no other potential notices (including violations) and/or assessments except as follows:

212 (H) Access to a public road may require issuance of a highway occupancy permit from the Department of Transportation.

213 11. **WAIVER OF CONTINGENCIES (9-05)**214 If this Agreement is contingent on Buyer's right to inspect and/or repair the Property, or to verify insurability, environmental
215 conditions, boundaries, certifications, zoning classification or use, or any other information regarding the Property, Buyer's
216 failure to exercise any of Buyer's options within the times set forth in this Agreement is a WAIVER of that contingency and
217 Buyer accepts the Property and agrees to the RELEASE in Paragraph 25 of this Agreement.218 12. **INSPECTIONS (1-10) (See Notices Regarding Property and Environmental Inspections)**219 (A) **Rights and Responsibilities**220 1. Seller will provide access to insurers' representatives and, as may be required by this Agreement or by mortgage lender(s), to
221 surveyors, municipal officials, appraisers and inspectors. All parties and their real estate licensee(s) may attend any inspections.222 2. Buyer may make a pre-settlement walk-through inspection of the Property. Buyer's right to this inspection is not waived by
223 any other provision of this Agreement.

224 3. Seller will have heating and all utilities (including fuel(s)) on for all inspections/appraisals.

225 4. All inspectors, including home inspectors, are authorized by Buyer to provide a copy of any inspection Report to Broker for Buyer.

226 5. Seller has the right, upon request, to receive a free copy of any inspection Report from the party for whom it was prepared.

227 (B) Buyer waives or elects at Buyer's expense to have the following Inspections, certifications, and investigations (referred to as
228 "Inspection" or "Inspections") performed by professional contractors, home inspectors, engineers, architects and other properly
229 licensed or otherwise qualified professionals. If the same inspector is inspecting more than one system, the inspector must comply
230 with the Home Inspection Law. (See Notice Regarding the Home Inspection Law)231 (C) For elected Inspection(s), Buyer will, within the Contingency Period(s) stated in Paragraph 13(A), complete Inspections, obtain any
232 Inspection Reports or results (referred to as "Report" or "Reports"), and accept the Property, terminate this Agreement, or submit a
233 Written Corrective Proposal(s) to Seller, according to the terms of Paragraph 13(B).

Home/Property Inspections and Environmental Hazards (mold, etc.)			
237	Elected _____ /	Buyer may conduct an inspection of the Property's structural components; roof; exterior windows and exterior doors; exterior siding, Exterior Insulation and Finish Systems, fascia, gutters and downspouts; swimming pools, hot tubs and spas; appliances; electrical systems; interior and exterior plumbing; public sewer systems; heating and cooling systems; water penetration; electromagnetic fields; wetlands and flood plain delineation; structure square footage; mold and other environmental hazards (e.g., fungi, indoor air quality, asbestos, underground storage tanks, etc.); and any other items Buyer may select. If Buyer elects to have a home inspection of the Property, as defined in the Home Inspection Law, the home inspection must be performed by a full member in good standing of a national home inspection association, or a person supervised by a full member of a national home inspection association, in accordance with the ethical standards and code of conduct or practice of that association, or by a properly licensed or registered engineer or architect. (See Notice Regarding the Home Inspection Law)	Waived _____ /
238	Wood Infestation _____ /	Buyer may obtain a written "Wood-Destroying Insect Infestation Inspection Report" from an inspector certified as a wood-destroying pests pesticide applicator and will deliver it and all supporting documents and drawings provided by the inspector to Seller. The Report is to be made satisfactory to and in compliance with applicable laws, mortgage lender requirements, and/or Federal Insuring and Guaranteeing Agency requirements. The Inspection is to be limited to all readily-visible and accessible areas of all structures on the Property, except fences. If the Inspection reveals active infestation(s), Buyer, at Buyer's Expense, may obtain a Proposal from a wood-destroying pests pesticide applicator to treat the Property. If the Inspection reveals damage from active or previous infestation(s), Buyer may obtain a written Report from a professional contractor, home inspector or structural engineer that is limited to structural damage to the Property caused by wood-destroying organisms and a Proposal to repair the Property.	Waived _____ /

239 Buyer Initials: *RJR*
*Jmr.*ASR Page 5 of 11
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258	Water Services		
259	Elected	Buyer may obtain an Inspection of the quality and quantity of the water system from a properly licensed or otherwise qualified water/well testing company. If and as required by the inspection company, Seller, at Seller's expense, will locate and provide access to the on-site (or individual) water system. Seller will restore the Property to its previous condition, at Seller's expense, prior to settlement.	Waived
260	/		
261			
262			
264	Radon		
265	Elected	Buyer may obtain a radon test of the Property from a certified inspector. The U.S. Environmental Protection Agency (EPA) advises corrective action if the average annual exposure to radon is equal to or higher than 0.02 working levels or 4 picoCuries/liter (4pCi/L).	Waived
266	/		
267			
268	On-Lot Sewage (If Applicable)		
269	Elected	Buyer may obtain an Inspection of the individual on-lot sewage disposal system from a qualified, professional inspector. If and as required by the inspection company, Seller, at Seller's expense, will locate, provide access to, and empty the individual on-lot sewage disposal system. Seller will restore the Property to its previous condition, at Seller's expense, prior to settlement. See paragraph 13(C) for more information regarding the Individual On-lot Sewage Inspection Contingency.	Waived
270	/		
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272			
273			
274	Property Insurance		
275	Elected	Buyer may determine the insurability of the Property by making application for property and casualty insurance for the Property to a responsible insurer. Broker for Buyer, if any, otherwise Broker for Seller, may communicate with the insurer to assist in the insurance process. If the Property is located in a flood plain, Buyer may be required to carry flood insurance at Buyer's expense, which may need to be ordered 14 days or more prior to Settlement Date.	Waived
276	/		
277			
278			
279	Property Boundaries		
280	Elected	Buyer may engage the services of a surveyor, title abstractor, or other qualified professional to assess the legal description, certainty and location of boundaries and/or quantum of land. Most Sellers have not had the Property surveyed as it is not a requirement of property transfer in Pennsylvania. Any fences, hedges, walls and other natural or constructed barriers may or may not represent the true boundary lines of the Property. Any numerical representations of size of property are approximations only and may be inaccurate.	Waived
281	/		
282			
283			
284			
285	Deeds, Restrictions and Zoning		
286	Elected	Buyer may investigate easements, deed and use restrictions (including any historic preservation restrictions or ordinances) that apply to the Property and review local zoning ordinances. Buyer may verify that the present use of the Property (such as in-law quarters, apartments, home office, day care) is permitted and may elect to make the Agreement contingent upon an anticipated use. Present use:	Waived
287	/		
288			
289			
290	Lead-Based Paint Hazards (For Properties prior to 1978 only)		
291	Elected	Before Buyer is obligated to purchase a residential dwelling built prior to 1978, Buyer has the option to conduct a risk assessment and/or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards unless Buyer waives that right. Regardless of whether this inspection is elected or waived, the Residential Lead-Based Paint Hazard Reduction Act requires a Seller of property built prior to 1978 to provide the Buyer with an EPA-approved lead hazards information pamphlet titled Protect Your Family from Lead in Your Home, along with a separate form, attached to this Agreement, disclosing Seller's knowledge of lead-based paint hazards and any lead-based paint records regarding the Property. (See Notices Regarding Residential Lead-Based Paint Hazard Reduction Act)	Waived
292	/		
293			
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295			
296			
297			
298			
299	Other:		
300	Elected		
301	/		
302			

303 The Inspections elected above do not apply to the following existing conditions and/or items:

304 _____

305 _____

306 13. INSPECTION CONTINGENCY (1-10)

307 (A) The Contingency Period is _____ days (10 if not specified) from the Execution Date of this Agreement for each Inspection elected
308 in Paragraph 12(C), except the following:

309	Inspection(s):	Contingency Period	Days
310			
311			
312			
313			

314 (B) Except as stated in Paragraph 13(C), if the result of any Inspection elected in Paragraph 12(C) is unsatisfactory to Buyer, Buyer
315 will, within the stated Contingency Period:

- 316 1. Accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 25 of this Agreement, OR
- 317 2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of
318 Paragraph 23 of this Agreement, OR
- 319 3. Present the Report(s) to Seller with a Written Corrective Proposal ("Proposal") listing corrections and/or credits desired by Buyer.
320 The Proposal may, but is not required to, include the name(s) of a properly licensed or qualified professional(s) to perform the corrections
321 requested in the Proposal, provisions for payment, including retests, and a projected date for completion of the corrections.
322 Buyer agrees that Seller will not be held liable for corrections that do not comply with mortgage lender or governmental
323 requirements if performed in a workmanlike manner according to the terms of Buyer's Proposal.

324 Buyer
Initials:

RUR
JLH

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Seller Initials:

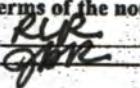
DLZ

325 a. No later than _____ days (5 if not specified) from the end of the Contingency Period(s), Seller will inform Buyer in
 326 writing that Seller will:
 327 (1) Satisfy all the terms of Buyer's Proposal(s), OR
 328 (2) Not satisfy all the terms of Buyer's Proposal(s), OR
 329 b. If Seller agrees to satisfy the terms of Buyer's Proposal, Buyer accepts the Property and agrees to the RELEASE in Paragraph
 330 25 of this Agreement.
 331 c. Within _____ days (2 if not specified) of receipt of written notification that Seller will not satisfy all terms of Buyer's Proposal, or
 332 the time stated in paragraph 13(B)(3)(a) if Seller fails to choose any option in writing, whichever occurs first, Buyer will:
 333 (1) Accept the Property with the information stated in the Report(s) and agree to the RELEASE in Paragraph 25 of this
 334 Agreement, OR
 335 (2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the
 336 terms of Paragraph 23 of this Agreement, OR
 337 (3) Enter into a mutually acceptable written agreement with Seller, providing for any repairs or improvements to the
 338 Property and/or any credit to Buyer at settlement, as acceptable to the mortgage lender, if any.
 339 If Buyer fails to respond within the time stated in Paragraph 13(B)(3)(c) or fails to terminate this Agreement by
 340 written notice to Seller within that time, Buyer will accept the Property and agree to the RELEASE in
 341 Paragraph 25 of this Agreement.
 342 (C) If a Report reveals the need to expand or replace the existing individual on-lot sewage disposal system, Seller may, within
 343 days (25 if not specified) of receiving the Report, submit a Proposal to Buyer. The Proposal will include, but not be limited to, the
 344 name of the company to perform the expansion or replacement; provisions for payment, including retests; and a projected completion
 345 date for corrective measures. Within _____ DAYS of receiving Seller's Proposal, or if no Proposal is provided within the
 346 stated time, Buyer will notify Seller in writing of Buyer's choice to:
 347 1. Agree to the terms of the Proposal, accept the Property and agree to the RELEASE in Paragraph 25 of this Agreement, OR
 348 2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of
 349 Paragraph 23 of this Agreement, OR
 350 3. Accept the Property and the existing system and agree to the RELEASE in Paragraph 25 of this Agreement. If required by any
 351 mortgage lender and/or any governmental authority, Buyer will correct the defects before settlement or within the time required
 352 by the mortgage lender and/or governmental authority, at Buyer's sole expense, with permission and access to the Property given
 353 by Seller, which may not be unreasonably withheld. If Seller denies Buyer permission and/or access to correct the defects, Buyer
 354 may, within _____ 5 DAYS of Seller's denial, terminate this Agreement by written notice to Seller, with all deposit monies returned
 355 to Buyer according to the terms of Paragraph 23 of this Agreement.
 356 If Buyer fails to respond within the time stated in Paragraph 13(C) or fails to terminate this Agreement by written notice
 357 to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 25 of this Agreement.

358 14. NOTICES, ASSESSMENTS AND MUNICIPAL REQUIREMENTS (1-10)

359 (A) In the event any notices, including violations, and/or assessments are received after Seller has signed this Agreement and before
 360 settlement, Seller will within _____ 5 DAYS of receiving the notices and/or assessments provide a copy of the notices and/or assess-
 361 ments to Buyer and will notify Buyer in writing that Seller will:
 362 1. Fully comply with the notices and/or assessments, at Seller's expense, before settlement. If Seller fully complies with the
 363 notices and/or assessments, Buyer accepts the Property and agrees to the RELEASE in Paragraph 25 of this Agreement, OR
 364 2. Not comply with the notices and/or assessments. If Seller chooses not to comply with the notices and/or assessments, or fails
 365 within the stated time to notify Buyer whether Seller will comply, Buyer will notify Seller in writing within _____ 5 DAYS
 366 that Buyer will:
 367 a. Comply with the notices and/or assessments at Buyer's expense, accept the Property, and agree to the RELEASE in
 368 Paragraph 25 of this Agreement, OR
 369 b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of
 370 Paragraph 23 of this Agreement.
 371 If Buyer fails to respond within the time stated in Paragraph 14(A)(2) or fails to terminate this Agreement by written notice
 372 to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 25 of this Agreement.
 373 (B) If required by law, within _____ 30 DAYS from the Execution Date of this Agreement, but in no case later than _____ 15 DAYS prior
 374 to Settlement Date, Seller will order at Seller's expense a certification from the appropriate municipal department(s) disclosing
 375 notice of any uncorrected violations of zoning, housing, building, safety or fire ordinances and/or a certificate permitting occu-
 376 pancy of the Property. If Buyer receives a notice of any required repairs/improvements, Buyer will promptly deliver a copy of
 377 the notice to Seller.
 378 1. Within _____ 5 DAYS of receiving notice from the municipality that repairs/improvements are required, Seller will deliver a
 379 copy of the notice to Buyer and notify Buyer in writing that Seller will:
 380 a. Make the required repairs/improvements to the satisfaction of the municipality. If Seller makes the required
 381 repairs/improvements, Buyer accepts the Property and agrees to the RELEASE in Paragraph 25 of this Agreement, OR
 382 b. Not make the required repairs/improvements. If Seller chooses not to make the required repairs/improvements, Buyer will
 383 notify Seller in writing within _____ 5 DAYS that Buyer will:
 384 (1) Make the repairs/improvements at Buyer's expense, with permission and access to the Property given by Seller, which
 385 will not be unreasonably withheld, OR
 386 (2) Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms
 387 of Paragraph 23 of this Agreement.
 388 If Buyer fails to respond within the time stated in Paragraph 14(B)(1)(b) or fails to terminate this Agreement by
 389 written notice to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph
 390 25 of this Agreement, and Buyer accepts the responsibility to perform the repairs/improvements according to the
 391 terms of the notice provided by the municipality.

392 Buyer
Initials:



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Seller Initials:



393 2. If Seller denies Buyer permission to make the required repairs/improvements, or does not provide Buyer access before
 394 Settlement Date to make the required repairs/improvements, Buyer may, within 5 DAYS, terminate this Agreement by
 395 written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 23 of this Agreement.
 396 3. If repairs/improvements are required and Seller fails to provide a copy of the notice to Buyer as required in this Paragraph, Seller
 397 will perform all repairs/improvements as required by the notice at Seller's expense. Paragraph 14(B)(3) will survive settlement.

398 **15. CONDOMINIUM/PLANNED COMMUNITY (HOMEOWNER ASSOCIATIONS) RESALE NOTICE (1-10)**

399 Property is NOT a Condominium or part of a Planned Community unless checked below.
 400 **CONDOMINIUM.** The Property is a unit of a condominium that is primarily run by a unit owners' association. Section 3407 of the
 401 Uniform Condominium Act of Pennsylvania (see Notice Regarding Condominiums and Planned Communities) requires Seller to
 402 furnish Buyer with a Certificate of Resale and copies of the condominium declaration (other than plats and plans), the bylaws and
 403 the rules and regulations of the association.
 404 **PLANNED COMMUNITY (HOMEOWNER ASSOCIATION).** The Property is part of a planned community as defined by the
 405 Uniform Planned Community Act (see Notice Regarding Condominiums and Planned Communities). Section 5407(a) of the Act
 406 requires Seller to furnish Buyer with a copy of the Declaration (other than plats and plans), the bylaws, the rules and regulations
 407 of the association, and a Certificate containing the provisions set forth in section 5407(a) of the Act.

408 **THE FOLLOWING APPLIES TO PROPERTIES THAT ARE PART OF A CONDOMINIUM OR A PLANNED COMMUNITY.**

409 (A) Within 15 DAYS from the Execution Date of this Agreement, Seller, at Seller's expense, will request from the association a
 410 Certificate of Resale and any other documents necessary to enable Seller to comply with the relevant Act. The Act provides that
 411 the association is required to provide these documents within 10 days of Seller's request.
 412 (B) Seller will promptly deliver to Buyer all documents received from the association. Under the Act, Seller is not liable to Buyer for
 413 the failure of the association to provide the Certificate in a timely manner or for any incorrect information provided by the
 414 association in the Certificate.
 415 (C) The Act provides that Buyer may declare this Agreement VOID at any time before Buyer receives the association documents and
 416 for 5 days after receipt, OR until settlement, whichever occurs first. Buyer's notice to Seller must be in writing; upon Buyer
 417 declaring this Agreement void, all deposit monies will be returned to Buyer according to the terms of Paragraph 23 of this
 418 Agreement.
 419 (D) If the association has the right to buy the Property (right of first refusal), and the association exercises that right, Seller will reim-
 420 burses Buyer for any costs incurred by Buyer for any inspections or certifications obtained according to the terms of the Agreement,
 421 and any costs incurred by Buyer for: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation;
 422 (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees
 423 and charges paid in advance to mortgage lender.

424 **16. TITLES, SURVEYS AND COSTS (1-12)**

425 (A) The Property will be conveyed with good and marketable title that is insurable by a reputable title insurance company at the regular
 426 rates, free and clear of all liens, encumbrances, and easements, excepting however the following: existing deed restrictions;
 427 historic preservation restrictions or ordinances; building restrictions; ordinances; easements of roads; easements visible upon the
 428 ground; easements of record; and privileges or rights of public service companies, if any.
 429 (B) Buyer will pay for the following: (1) Title search, title insurance and/or mechanics' lien insurance, or any fee for cancellation;
 430 (2) Flood insurance, fire insurance, hazard insurance, mine subsidence insurance, or any fee for cancellation; (3) Appraisal fees
 431 and charges paid in advance to mortgage lender; (4) Buyer's customary settlement costs and accruals.
 432 (C) Any survey or surveys required by the title insurance company or the abstracting company for preparing an adequate legal
 433 description of the Property (or the correction thereof) will be obtained and paid for by Seller. Any survey or surveys desired by
 434 Buyer or required by the mortgage lender will be obtained and paid for by Buyer.
 435 (D) If Seller is unable to give good and marketable title that is insurable by a reputable title insurance company at the regular rates, as
 436 specified in Paragraph 16(A), Buyer may terminate this Agreement by written notice to Seller, with all deposit monies returned to
 437 Buyer according to the terms of Paragraph 23 of this Agreement. Upon termination, Seller will reimburse Buyer for any costs
 438 incurred by Buyer for any inspections or certifications obtained according to the terms of this Agreement, and for those items specified
 439 in Paragraph 16(B) items (1), (2), (3) and in Paragraph 16(C).
 440 (E) Oil, gas, mineral, or other rights of this Property may have been previously conveyed or leased, and Sellers make no representation about
 441 the status of those rights unless indicated elsewhere in this Agreement.
 442 **Oil, Gas, and Mineral Rights Addendum (PAR Form OGM) is attached.**

443 (F) **COAL NOTICE (Where Applicable)**

444 THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHTS OF SUPPORT UNDERNEATH
 445 THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL
 446 RIGHT TO REMOVE ALL SUCH COAL AND IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE,
 447 BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. (This notice is set forth in the manner provided in Section 1 of the Act of
 448 July 17, 1957, P.L. 984.) "Buyer acknowledges that he may not be obtaining the right of protection against subsidence resulting
 449 from coal mining operations, and that the property described herein may be protected from damage due to mine subsidence by a
 450 private contract with the owners of the economic interests in the coal. This acknowledgement is made for the purpose of com-
 451 plying with the provisions of Section 14 of the Bituminous Mine Subsidence and the Land Conservation Act of April 27, 1966."
 452 Buyer agrees to sign the deed from Seller which deed will contain the aforesaid provision.

453 (G) The Property is not a "recreational cabin" as defined in the Pennsylvania Construction Code Act unless otherwise stated here (see
 454 Notice Regarding Recreational Cabins):

455 Buyer
Initials:

RJR
JDR

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Seller Initials:

DJS

456 17. MAINTENANCE AND RISK OF LOSS (1-10)

457 (A) Seller will maintain the Property, grounds, fixtures and personal property specifically listed in this Agreement in its present condition, normal wear and tear excepted.

458 (B) If any system or appliance included in the sale of Property fails before settlement, Seller will:

- 459 1. Repair or replace the failed system or appliance before settlement, OR
- 460 2. Provide prompt written notice to Buyer of Seller's decision to:
- 461 a. Credit Buyer at settlement for the fair market value of the failed system or appliance, as acceptable to the mortgage lender, if any, OR
- 462 b. Not repair or replace the failed system or appliance, and not credit Buyer at settlement for the fair market value of the failed system or appliance.

463 3. If Seller does not repair or replace the failed system or appliance or agree to credit Buyer for its fair market value, or if Seller fails to notify Buyer of Seller's choice, Buyer will notify Seller in writing within 5 DAYS or before Settlement Date, whichever is earlier, that Buyer will:

- 464 a. Accept the Property and agree to the RELEASE in Paragraph 24 of this Agreement, OR
- 465 b. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 23 of this Agreement.

466 If Buyer fails to respond within the time stated in Paragraph 17(B)(3) or fails to terminate this Agreement by written notice to Seller within that time, Buyer will accept the Property and agree to the RELEASE in Paragraph 25 of this Agreement.

467 (C) Seller bears the risk of loss from fire or other casualties until settlement. If any property included in this sale is destroyed and not replaced prior to settlement, Buyer will:

- 468 1. Accept the Property in its then current condition together with the proceeds of any insurance recovery obtainable by Seller, OR
- 469 2. Terminate this Agreement by written notice to Seller, with all deposit monies returned to Buyer according to the terms of Paragraph 23 of this Agreement.

470 18. HOME WARRANTIES (1-10)

471 At or before settlement, either party may purchase a home warranty for the Property from a third-party vendor. Buyer and Seller understand that a home warranty for the Property does not alter any disclosure requirements of Seller, will not cover or warrant any pre-existing defects of the Property, and will not alter, waive or extend any provisions of this Agreement regarding inspections or certifications that Buyer has elected or waived as part of this Agreement. Buyer and Seller understand that a broker who recommends a home warranty may have a business relationship with the home warranty company that provides a financial benefit to the broker.

472 19. RECORDING (9-05)

473 This Agreement will not be recorded in the Office of the Recorder of Deeds or in any other office or place of public record. If Buyer causes or permits this Agreement to be recorded, Seller may elect to treat such act as a default of this Agreement.

474 20. ASSIGNMENT (1-10)

475 This Agreement is binding upon the parties, their heirs, personal representatives, guardians and successors, and to the extent assignable, on the assigns of the parties hereto. Buyer will not transfer or assign this Agreement without the written consent of Seller unless otherwise stated in this Agreement. Assignment of this Agreement may result in additional transfer taxes.

476 21. GOVERNING LAW, VENUE AND PERSONAL JURISDICTION (9-05)

477 (A) The validity and construction of this Agreement, and the rights and duties of the parties, will be governed in accordance with the laws of the Commonwealth of Pennsylvania.

478 (B) The parties agree that any dispute, controversy or claim arising under or in connection with this Agreement or its performance by either party submitted to a court shall be filed exclusively by and in the state or federal courts sitting in the Commonwealth of Pennsylvania.

479 22. REPRESENTATIONS (1-10)

480 (A) All representations, claims, advertising, promotional activities, brochures or plans of any kind made by Seller, Brokers, their licensees, employees, officers or partners are not a part of this Agreement unless expressly incorporated or stated in this Agreement. This Agreement contains the whole agreement between Seller and Buyer, and there are no other terms, obligations, covenants, representations, statements or conditions, oral or otherwise, of any kind whatsoever concerning this sale. This Agreement will not be altered, amended, changed or modified except in writing executed by the parties.

481 (B) Unless otherwise stated in this Agreement, Buyer has inspected the Property (including fixtures and any personal property specifically listed herein) before signing this Agreement or has waived the right to do so, and agrees to purchase the Property [IN ITS PRESENT CONDITION, subject to inspection contingencies elected in this Agreement. Buyer acknowledges that Brokers, their licensees, employees, officers or partners have not made an independent examination or determination of the structural soundness of the Property, the age or condition of the components, environmental conditions, the permitted uses, nor of conditions existing in the locale where the Property is situated; nor have they made a mechanical inspection of any of the systems contained therein.

482 (C) Any repairs required by this Agreement will be completed in a workmanlike manner.

483 (D) Broker(s) have provided or may provide services to assist unrepresented parties in complying with this Agreement.

484 23. DEFAULT, TERMINATION AND RETURN OF DEPOSITS (1-10)

485 (A) Where Buyer terminates this Agreement pursuant to any right granted by this Agreement, Buyer will be entitled to a return of all deposit monies paid on account of Purchase Price pursuant to the terms of Paragraph 23(B), and this Agreement will be VOID. Termination of this Agreement may occur for other reasons giving rise to claims by Buyer and/or Seller for the deposit monies.

486 (B) Regardless of the apparent entitlement to deposit monies, Pennsylvania law does not allow a Broker holding deposit monies to determine who is entitled to the deposit monies when settlement does not occur. Broker can only release the deposit monies:

- 487 1. If this Agreement is terminated prior to settlement and there is no dispute over entitlement to the deposit monies. A written agreement signed by both parties is evidence that there is no dispute regarding deposit monies.

488 523 Buyer Initials: *RCR*

J.D.V.

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Seller Initials: *W.S.*

524 2. If, after Broker has received deposit monies, Broker receives a written agreement that is signed by Buyer and Seller, directing
 525 Broker how to distribute some or all of the deposit monies.
 526 3. According to the terms of a final order of court.
 527 4. According to the terms of a prior written agreement between Buyer and Seller that directs the Broker how to distribute the
 528 deposit monies if there is a dispute between the parties that is not resolved. (See Paragraph 23(C))
 529 (C) Buyer and Seller agree that if there is a dispute over the entitlement to deposit monies that is unresolved 365 days after
 530 the Settlement Date stated in Paragraph 4(A), or any written extensions thereof, the Broker holding the deposit monies will, within
 531 30 days of receipt of Buyer's written request, distribute the deposit monies to Buyer unless the Broker is in receipt of verifiable
 532 written notice that the dispute is the subject of litigation. If Broker has received verifiable written notice of litigation prior
 533 to the receipt of Buyer's request for distribution, Broker will continue to hold the deposit monies until receipt of a written distribution
 534 agreement between Buyer and Seller or a final court order. Buyer and Seller are advised to initiate litigation for any portion
 535 of the deposit monies prior to any distribution made by Broker pursuant to this paragraph. Buyer and Seller agree that the
 536 distribution of deposit monies based upon the passage of time does not legally determine entitlement to deposit monies, and that
 537 the parties maintain their legal rights to pursue litigation even after a distribution is made.
 538 (D) Buyer and Seller agree that Broker who holds or distributes deposit monies pursuant to the terms of Paragraph 23 or Pennsylvania
 539 law will not be liable. Buyer and Seller agree that if any Broker or affiliated licensee is named in litigation regarding deposit
 540 monies, the attorneys' fees and costs of the Broker(s) and licensee(s) will be paid by the party naming them in litigation.
 541 (E) Seller has the option of retaining all sums paid by Buyer, including the deposit monies, should Buyer:
 542 1. Fail to make any additional payments as specified in Paragraph 2, OR
 543 2. Furnish false or incomplete information to Seller, Broker(s), or any other party identified in this Agreement concerning
 544 Buyer's legal or financial status, OR
 545 3. Violate or fail to fulfill and perform any other terms or conditions of this Agreement.
 546 (F) Unless otherwise checked in Paragraph 23(G), Seller may elect to retain those sums paid by Buyer, including deposit monies:
 547 1. On account of purchase price, OR
 548 2. As monies to be applied to Seller's damages, OR
 549 3. As liquidated damages for such default.
 550 (G) **SELLER IS LIMITED TO RETAINING SUMS PAID BY BUYER, INCLUDING DEPOSIT MONIES, AS LIQUIDATED
551 DAMAGES.**
 552 (H) If Seller retains all sums paid by Buyer, including deposit monies, as liquidated damages pursuant to Paragraph 23(F) or (G),
 553 Buyer and Seller are released from further liability or obligation and this Agreement is VOID.
 554 (I) Brokers and licensees are not responsible for unpaid deposits.
555 24. MEDIATION (1-10)
 556 Buyer and Seller will submit all disputes or claims that arise from this Agreement, including disputes and claims over deposit monies,
 557 to mediation. Mediation will be conducted in accordance with the Rules and Procedures of the Home Sellers/Home Buyers Dispute
 558 Resolution System, unless it is not available, in which case Buyer and Seller will mediate according to the terms of the mediation sys-
 559 tem offered or endorsed by the local Association of REALTORS®. Mediation fees, contained in the mediator's fee schedule, will be
 560 divided equally among the parties and will be paid before the mediation conference. This mediation process must be concluded before
 561 any party to the dispute may initiate legal proceedings in any courtroom, with the exception of filing a summons if it is necessary to
 562 stop any statute of limitations from expiring. Any agreement reached through mediation and signed by the parties will be binding (see
 563 Notice Regarding Mediation). Any agreement to mediate disputes or claims arising from this Agreement will survive settlement.
564 25. RELEASE (9-05)
 565 Buyer releases, quit claims and forever discharges SELLER, ALL BROKERS, their LICENSEES, EMPLOYEES and any
 566 OFFICER or PARTNER of any one of them and any other PERSON, FIRM or CORPORATION who may be liable by or
 567 through them, from any and all claims, losses or demands, including, but not limited to, personal injury and property damage and all of the consequences thereof, whether known or not, which may arise from the presence of termites or other wood-boring insects, radon, lead-based paint hazards, mold, fungi or indoor air quality, environmental hazards, any defects in the individual on-lot sewage disposal system or deficiencies in the on-site water service system, or any defects or conditions on the Property. Should Seller be in default under the terms of this Agreement or in violation of any Seller disclosure law or regulation, this release does not deprive Buyer of any right to pursue any remedies that may be available under law or equity. This
 573 release will survive settlement.
574 26. REAL ESTATE RECOVERY FUND (9-05)
 575 A Real Estate Recovery Fund exists to reimburse any persons who have obtained a final civil judgment against a Pennsylvania real
 576 estate licensee (or a licensee's affiliates) owing to fraud, misrepresentation, or deceit in a real estate transaction and who have been
 577 unable to collect the judgment after exhausting all legal and equitable remedies. For complete details about the Fund, call (717) 783-
 578 3658 or (800) 822-2113 (within Pennsylvania) and (717) 783-4854 (outside Pennsylvania).
579 27. COMMUNICATIONS WITH BUYER AND/OR SELLER (1-10)
 580 Wherever this Agreement contains a provision that requires or allows communication/delivery to a Buyer, that provision shall be satisfied
 581 by communication/delivery to the Broker for Buyer, if any, except for documents required to be delivered pursuant to
 582 Paragraph 15. If there is no Broker for Buyer, those provisions may be satisfied only by communication/delivery being made directly
 583 to the Buyer, unless otherwise agreed to by the parties. Wherever this Agreement contains a provision that requires or allows com-
 584 munication/delivery to a Seller, that provision shall be satisfied by communication/delivery to the Broker for Seller, if any. If there is
 585 no Broker for Seller, those provisions may be satisfied only by communication/delivery being made directly to the Seller, unless other-
 586 wise agreed to by the parties.

587 Buyer Initials: *RUR*
JDR.

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Seller Initials: *DJS*

588 28. SPECIAL CLAUSES (1-10)

589 (A) The following are part of this Agreement if checked:

590 Sale & Settlement of Other Property Contingency Addendum (PAR Form SSP)

591 Sale & Settlement of Other Property Contingency with Right to Continue Marketing Addendum (PAR Form SSP-CM)

592 Settlement of Other Property Contingency Addendum (PAR Form SOP)

593 Short Sale Addendum to Agreement of Sale (PAR Form SHS)

594 Appraisal Contingency Addendum (PAR Form ACA)

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608 (B) Additional Terms:

609 Legal Representation: The Parties hereto each had the time, opportunity, and monies to retain independent counsel to review this Agreement prior to execution and the fact that counsel for one of the parties drafted this Agreement shall not cause this Agreement to be construed against such party as this Agreement was negotiated with the assistance of such counsel.

612 Seller Counsel is Lundy Beldecos & Milby, PC, c/o Stuart R. Lundy, Esquire; slundy@lbmlaw.com; 610-668-0777.

613 A copy of all notices to Buyer shall be sent to Buyer Counsel. A copy of all notices to

614 Seller shall be sent to Seller Counsel.

615

616

617

618 Buyer and Seller acknowledge receipt of a copy of this Agreement at the time of signing.

619 This Agreement may be executed in one or more counterparts, each of which shall be deemed to be an original and which 620 counterparts together shall constitute one and the same Agreement of the Parties.

621 NOTICE TO PARTIES: WHEN SIGNED, THIS AGREEMENT IS A BINDING CONTRACT. Parties to this transaction are

622 advised to consult a Pennsylvania real estate attorney before signing if they desire legal advice.

623 Return of this Agreement, and any addenda and amendments, including return by electronic transmission, bearing the signatures 624 of all parties, constitutes acceptance by the parties.

625 Buyer has received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code § 35.336.

627 Buyer has received a statement of Buyer's estimated closing costs before signing this Agreement.

628 Buyer has read and understands the notices and explanatory information in this Agreement.

629 Buyer has received a Seller's Property Disclosure Statement before signing this Agreement, if required by law 630 (see Information Regarding the Real Estate Seller Disclosure Law).

631 Buyer has received the Deposit Money Notice (for cooperative sales when Broker for Seller is holding deposit money) before signing this Agreement.

633 Buyer has received the Lead-Based Paint Hazards Disclosure, which is attached to this Agreement of Sale, and 634 the pamphlet Protect Your Family from Lead in Your Home (for properties built prior to 1978)

635 BUYER Ronald Mall DATE 11-10-12

636 BUYER Leigh Bruneau DATE 11-10-12

637 BUYER Diane Schairt DATE 6-15-12

638 Seller has received the Consumer Notice as adopted by the State Real Estate Commission at 49 Pa. Code § 35.336.

639 Seller has received a statement of Seller's estimated closing costs before signing this Agreement.

640 Seller has read and understands the notices and explanatory information in this Agreement.

641 SELLER Diane Schairt DATE 6-15-12

642 SELLER Leigh Bruneau DATE 6-15-12

ALL THAT CERTAIN lot or piece of ground, Situate In the Township of Lower Merion, County of Montgomery, Commonwealth of Pennsylvania, described in accordance with a Final Subdivision of property of Charles A. Ernst, Jr , made by Yerkes Associates, Inc , Bryn Mawr, Pennsylvania, dated 7/10/1978 and last revised 2/26/1979, as follows, to wit

BEGINNING at a point on the title line in the bed of Fairview Road. a corner of Lot 4 as shown on said plan, thence along the title line in the bed of Fairview Road South 40 degrees 59 minutes East 20 feet to a monument (set) in line of lands now or late of Penn Valley Womens Club, thence leaving said road along said lands and along Lot 2, South 49 degrees 51 minutes West 350 feet to a point, thence still along Lot 2, South 62 degrees 51 minutes West 333 77 feet to a point in line of Lot 7, thence along same, North 43 degrees 12 minutes West 283 71 feet to a point, a corner of Lot 5, thence along Lot 5, North 49 degrees 1 minute East 360 03 feet to a point, a corner of Lot 4; thence along Lot 4, the two following courses and distances (1) South 40 degrees 59 minutes East 343.65 feet; and (2) North 49 degrees 51 minutes East 325.03 feet to the first mentioned point and place of beginning.

BEING shown as Lot No 3, No 50 Fairview Road on said plan

TOGETHER WITH AND UNDER AND SUBJECT to a certain Easement and Right-of-Way over a 12 foot by 150 foot portion of the above described lot or piece of ground for the benefit and use of the owners, tenants and occupiers of Lot No 4, as shown on the above described plan, in common with the owners, tenants and occupiers of the above described premises, Subject further to the responsibility of the owner of Lot No 4 to pay the cost of installation of so much of the said driveway as the owner of Lot No 4 uses in common with Lot No 3, and to the responsibility of the owner of Lot No. 4 to pay the proportionate share of the cost of maintenance and snow removal of said right-of-way; said easement and right-of-way is more fully described as follows

BEGINNING at a point on the title line in the bed of Fairview Road, said point being a common corner of Lots Numbered 3 and 4 on said plan, thence extending from the point of beginning along the title line in the bed of Fairview Road, South 40 degrees 59 minutes East 12 feet to a point, thence leaving the title line in the bed of Fairview Road and extending through Lot No 3 on said plan, the two following courses and distances (1) South 49 degrees 51 minutes West 150 feet to a point, and (2) North 40 degrees 09 minutes West 12 feet to a point, thence extending along Lot No 4 on said plan, North 49 degrees 51 minutes East 150 feet to the first mentioned point and place of beginning

ALSO SUBJECT to the continued operation and maintenance of the storm water management facilities

Being Parcel No 40-00-17395-007

Being No. 50 Fairview Road.

Being the same premises which MAURI LIBRETT and MARTIN WEINTRAUB, as Trustees of the Revocable Intervivos Trust for the Benefit of Paula Librett (deceased), by Deed dated on or about November 18, 2005 and E-Recorded on January 30, 2006 in the Montgomery County Recorder of Deeds Office under Document ID 2006012576 at B007F U055L 3 1101 conveyed unto LESTER P. SCHAEVITZ and DIANE SCHAEVITZ, h/w.